

All Employee Groups

Health insurance coverage is through REMIF Self Insured Plan using Anthem Blue Cross Network. Any eligible employee may elect to participate in the plan or elect not to be covered at all.

*Note: This plan runs on a fiscal year (7/1 – 6/30).
Total monthly premium (**effective 07-01-15**):

EPO LOW DEDUCTIBLE PLAN 80/20				HIGH DEDUCTIBLE PLAN WITH HSA 90/10			
TIER	TOTAL PREMIUM	CITY PAYS	EMPLOYEE PAYS	TIER	TOTAL PREMIUM	CITY PAYS	EMPLOYEE PAYS
EMP ONLY	\$659.00	\$527.20	\$131.80	EMP ONLY	\$480.00	\$384.00	\$96.00
EMP + 1	\$1,383.00	\$1,106.40	\$276.60	EMP + 1	\$1,007.00	\$805.60	\$201.40
FAM	\$1,975.00	\$1,580.00	\$395.00	FAM	\$1,439.00	\$1,151.20	\$287.80

NOTE: OPT-OUT RATE REMAINS \$300 PER MONTH REGARDLESS OF TIER.
(Excluding Elected Officials)

Deductibles high deductible plan with an H.S.A.: \$1,300 for Single and \$2,600 for Family. The City agrees to pay the full deductible for all High Deductible HSA plans.

Deductibles for the EPO low deductible plan are: Single: \$250 for Employee plus 1: \$500 and for Family: \$750.00

Medical, Vision and Dental Coverage begins: the first day of the month following 30 days of employment. Health coverage ends the first of the month following separation from City service. Dental coverage ends the last day of the following month in which you separate from City service.

Dental and Vision Coverage:

Effective 07-01-15 (City pays entire premium for both plans)

- Dental premiums: \$74.38 per month (includes eligible family members' coverage)
- Vision premiums: \$12.88 per month (includes eligible family members' coverage)

It will be the employee's responsibility to notify the City when there is a change in the appropriate payment tier (i.e. birth of child, overage child, marriage, divorce, etc.)

OPT-OUT INCENTIVE – Employees who have coverage elsewhere and do not want to be enrolled in the REMIF/Blue Cross plan may opt out and receive a cash payment from the City in lieu of the employer portion that would be paid toward your applicable premium if you were on the Plan. The opt-out incentive payment will be based on the total number of family members being covered under the alternate plan. In order to be eligible to opt out, employees must comply with the appropriate provisions of the plan, provide proof of other coverage and those being covered, and sign an agreement holding the City harmless. The appropriate form(s) to opt out can be obtained from Personnel. The opt-out incentive is not applicable to elected officials.